

<i>SERFF Tracking Number:</i>	<i>AMFD-125862451</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sagicor Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40589</i>
<i>Company Tracking Number:</i>	<i>7056-7052</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
<i>Product Name:</i>	<i>Fixed Indexed Universal Life</i>		
<i>Project Name/Number:</i>	<i>7056-7052 Replacement/7056-7052</i>		

## Filing at a Glance

Company: Sagicor Life Insurance Company		
Product Name: Fixed Indexed Universal Life	SERFF Tr Num: AMFD-125862451	State: ArkansasLH
TOI: L09I Individual Life - Flexible Premium Adjustable Life	SERFF Status: Closed	State Tr Num: 40589
Sub-TOI: L09I.101 External Indexed - Single Life	Co Tr Num: 7056-7052	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Timothy Morris	Disposition Date: 10/22/2008
	Date Submitted: 10/16/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name: 7056-7052 Replacement	Status of Filing in Domicile: Pending
Project Number: 7056-7052	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/22/2008	
State Status Changed: 10/22/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
RE: Sagicor Life Insurance Company, NAIC 60445, FEIN 74-1915841	
Forms: 7056 – Disclosure Supplement to Application	
7052 – Annual Statement	

Dear Department,

SERFF Tracking Number:	AMFD-125862451	State:	Arkansas
Filing Company:	Sagicor Life Insurance Company	State Tracking Number:	40589
Company Tracking Number:	7056-7052		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.101 External Indexed - Single Life
Product Name:	Fixed Indexed Universal Life		
Project Name/Number:	7056-7052 Replacement/7056-7052		

This is an amended filing for two previously approved forms filed under Serff Tracking number AMFD-125698490. These forms were approved by the Department on July 15, 2008.

Form 7052 is replacing form 7042. A Notice to Policy Owner has been added to the first page.

Form 7056 is replacing form 5027. The definition for Activity and the Order of Activity has been added. Also, we have removed any reference to current rates, but have left all references to guarantees and minimums. There is language advising the Policy Owner to contact the Marketing Department or to access the website for current rates. No examples have been included in the document.

If you need any additional information, please contact me at 800-531-5067, extension 5655, or at Barbara\_Lathrop@sagicor.com. Thank you for your assistance in this matter.

Sincerely,

Barbara Lathrop  
Compliance Coordinator

## Company and Contact

### Filing Contact Information

Timothy Morris,	Tim_Morris@Sagicor.com
4343 N. Scottsdale Road	(480) 425-5160 [Phone]
Scottsdale, AZ 85251	(480) 425-5150[FAX]

### Filing Company Information

Sagicor Life Insurance Company	CoCode: 60445	State of Domicile: Texas
4343 N. Scottsdale Road	Group Code: 3766	Company Type:
Suite 300		
Scottsdale, AZ 85251	Group Name:	State ID Number:
(800) 531-5067 ext. 5653[Phone]	FEIN Number: 74-1915841	
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<i>SERFF Tracking Number:</i>	<i>AMFD-125862451</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sagicor Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40589</i>
<i>Company Tracking Number:</i>	<i>7056-7052</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
<i>Product Name:</i>	<i>Fixed Indexed Universal Life</i>		
<i>Project Name/Number:</i>	<i>7056-7052 Replacement/7056-7052</i>		

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	TX non-exempt
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sagicor Life Insurance Company	\$100.00	10/16/2008	23235134

<i>SERFF Tracking Number:</i>	<i>AMFD-125862451</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sagicor Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40589</i>
<i>Company Tracking Number:</i>	<i>7056-7052</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
<i>Product Name:</i>	<i>Fixed Indexed Universal Life</i>		
<i>Project Name/Number:</i>	<i>7056-7052 Replacement/7056-7052</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Linda Bird	10/22/2008	10/22/2008

<i>SERFF Tracking Number:</i>	<i>AMFD-125862451</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sagicor Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40589</i>
<i>Company Tracking Number:</i>	<i>7056-7052</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
<i>Product Name:</i>	<i>Fixed Indexed Universal Life</i>		
<i>Project Name/Number:</i>	<i>7056-7052 Replacement/7056-7052</i>		

## Disposition

Disposition Date: 10/22/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AMFD-125862451</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sagicor Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40589</i>
<i>Company Tracking Number:</i>	<i>7056-7052</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Fixed Indexed Universal Life</i>		
<i>Project Name/Number:</i>	<i>7056-7052 Replacement/7056-7052</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Health - Actuarial Justification		No
<b>Supporting Document</b>	Outline of Coverage		No
<b>Form</b>	Disclosure Supplement to Application		Yes
<b>Form</b>	Annual Statement		Yes

SERFF Tracking Number:	AMFD-125862451	State:	Arkansas
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Company Tracking Number:	7056-7052		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.101 External Indexed - Single Life
Product Name:	Fixed Indexed Universal Life		
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## Form Schedule

Lead Form Number: 7056-7052

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	7056	Application/ Enrollment Form	Disclosure Supplement to Application	Initial		50	7056 Disc Supp to App 09 12 08.pdf
	7052	Other	Annual Statement	Initial		0	7052 Annual Stmt 8.11.08.pdf



LIFE INSURANCE COMPANY

4343 N. Scottsdale Rd., Suite 300  
Scottsdale, Arizona 85251/800-531-5067

## Sagicor Life Insurance Company Platinum Series Fixed Indexed Universal Life Insurance Disclosure Supplement to Application

**This Disclosure Supplement describes and summarizes certain key features of the Sagicor Life Insurance Company Platinum Series Fixed Indexed Universal Life Insurance Policy. Please see Your Policy for more detailed Policy information. This Policy and some features of this Policy may not be available in all states or may vary by state.**

Proposed Insured Name

Owner Name (if other than Proposed Insured)

Writing Agent Name

### WHAT IS THE SAGICOR LIFE INSURANCE COMPANY PLATINUM SERIES FIXED INDEXED UNIVERSAL LIFE INSURANCE POLICY?

This Policy is a flexible premium indexed universal life insurance policy. Premium payments are subject to certain guidelines. Indexed means You have the choice of allocating Your funds into three (3) interest crediting strategies, described below. This universal life Insurance Policy is permanent life insurance coverage and is not a variable contract or any type of investment contract. The Policy is nonparticipating, so it is not eligible for dividends. Upon the Insured's death, the proceeds are paid to the named Beneficiaries.

### WHAT ARE THE INTEREST CREDITING STRATEGIES?

There are currently three (3) interest crediting strategies.

#### Declared Rate Strategy [1]

Declared Rate Strategy [1] offers a current credited interest rate declared by Us that will be in effect for at least the first 12 months. At each Policy Anniversary We may change this rate for the following year but it will never be less than the Guaranteed Annual Interest rate of [2%] per year.

#### Two (2) index linked strategies

The current index linked strategies available are Indexed Strategy [1] and Indexed Strategy [2]. Each offers interest credits that are linked in part to the performance of the market index elected. The value of Your Policy may be enhanced by the performance of the external index You selected, but there is no "downside risk" because You do not directly participate in any index fund, stock, or equity investment. The indexed strategies guarantee the credited rate will never be less than 0%.

#### Indexed Strategy [1]

This indexed strategy is linked to the S&P 500® index. The Indexed Interest Rate is calculated by dividing the end of the Term Period indexed value by the beginning of the Term Period indexed value and then subtracting one. The indexed interest rate is subject to the appropriate Participation Rate and Cap. The indexed values used exclude dividends.

#### Indexed Strategy [2]

This indexed strategy is a "basket" of indices and utilizes a three (3) year Global Look Back. The Indexed Interest Rate is calculated using 60% of the return of the best performing index, plus 40% of the return of the second best-performing index. The worst performing index over the period is not used when determining the Indexed Interest Rate. The indexed interest rate is subject to the appropriate Participation Rate and Cap. The indexed values used exclude dividends.



Currently the three (3) indices used in Indexed Strategy [2] are the:

- Russell® 2000
- Dow Jones EURO STOXX 50® Index
- Hang Seng Index

These provide an opportunity to benefit from globally diversified indices that do not necessarily move in the same direction at the same time.

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**HOW DO I ELECT A STRATEGY?**

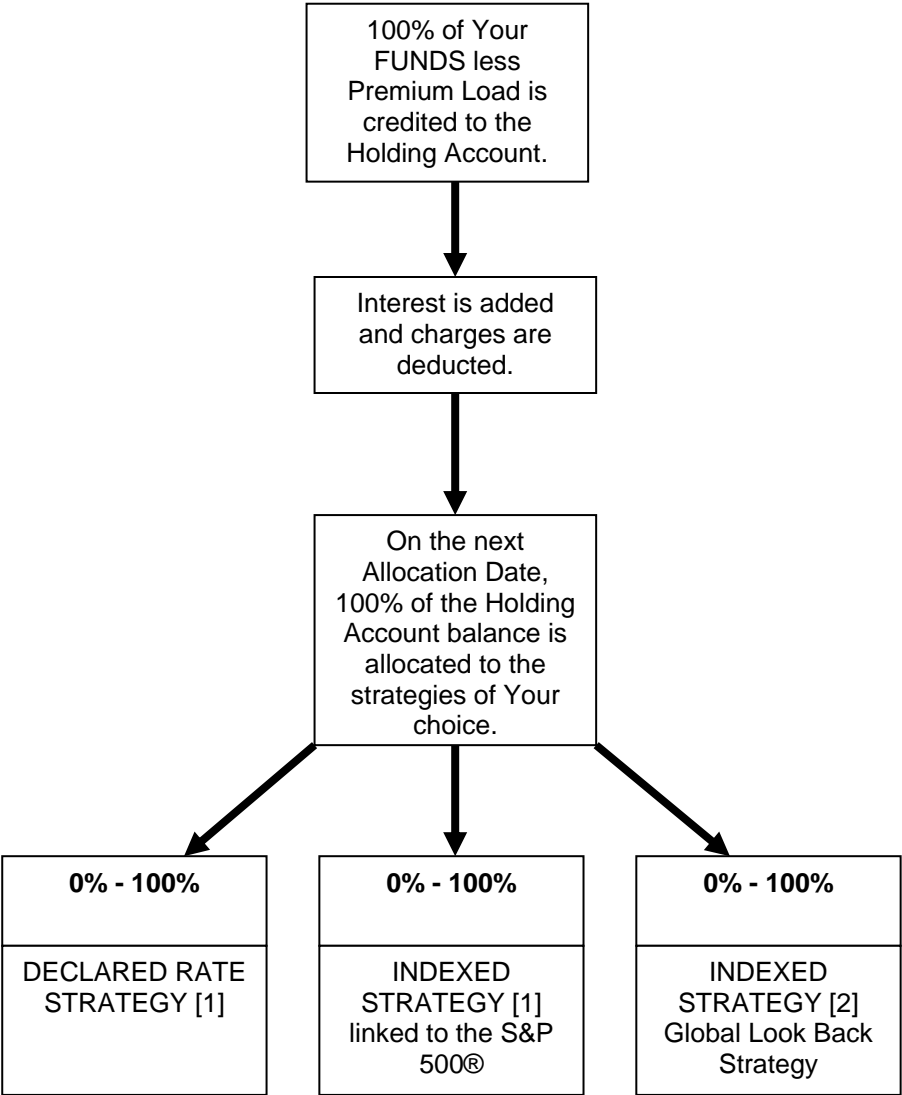
Your strategy election is communicated to Sagicor Life Insurance Company by completing the appropriate Forms.

Your allocation can be made to any of the three (3) interest crediting strategies. The total of the allocation percentages must equal 100%.

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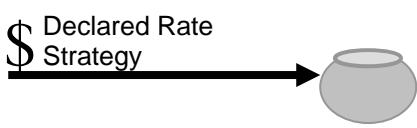
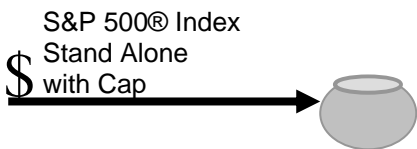
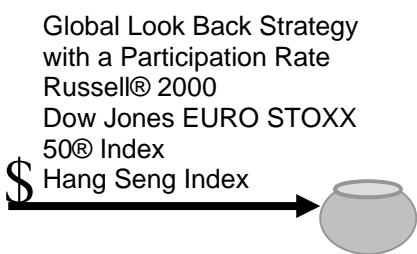
**WHAT STEPS ARE TAKEN ONCE MY FUNDS ARE PAID AND THE POLICY IS ISSUED?**

Once We receive Your Funds and the Policy is issued the following takes place.



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## ONCE MY FUNDS ARE ALLOCATED TO A STRATEGY, WHAT HAPPENS?

<b>DECLARED RATE STRATEGY [1]</b>	<p>When Your Funds are allocated to Declared Rate Strategy [1] a Declared Rate Account is created. Interest is credited to the account on a daily basis. The interest rate is fixed for the one year Term Period and is guaranteed never to be less than [2%] per year.</p>	<p>\$ Declared Rate Strategy</p> 
<b>INDEXED STRATEGY [1]</b>	<p>When Your Funds are allocated to Indexed Strategy [1] an Indexed Strategy Account is created and the one year Term Period begins.</p> <p>Indexed Strategy [1] uses the S&amp;P 500® index. It is a one year point-to-point strategy. Indexed interest, if any, is credited to the Indexed Strategy Account, on the Policy Anniversary.</p> <p>The strategy election will automatically renew for another year unless You request a transfer to a different strategy.</p> <p>The indexed interest credited is based on the change in the index from the beginning of the Term Period to the end of the Term Period and subject to the Participation Rate and the Cap.</p> <p>Any positive gains are locked in and not subject to loss next year. Interest credited to Indexed Strategy Account [1] can never be less than zero.</p>	<p>\$ S&amp;P 500® Index Stand Alone with Cap</p> 
<b>INDEXED STRATEGY [2]</b>	<p>When Funds are allocated to Indexed Strategy [2] an Indexed Strategy Account is created. This strategy has a three (3) year Term Period. Interest will be credited to the Indexed Strategy Account at the end of the Term Period. If the Policy terminates due to the death of the Insured, then the Term Period will end on the date of death and interest will be credited to the Indexed Strategy Account at that time.</p> <p>The value of the three (3) indices at the end of the Term Period is compared with their respective value at the beginning of the Term Period.</p> <p>Indexed interest, if any, is calculated using 60% of the return of the best performing index and 40% of the return of the second best performing index and then adjusted for the Participation Rate and Cap. The worst performing index over the period is not used when determining the amount of indexed interest to be credited to the Indexed Strategy Account.</p> <p>This strategy provides an opportunity to benefit from globally diverse indices that do not necessarily move in the same direction, at the same time.</p> <p>Any positive gains are locked in and not subject to loss during the next Term Period. Interest credited to Indexed Strategy Account [2] can never be less than zero.</p>	<p>\$ Global Look Back Strategy with a Participation Rate Russell® 2000 Dow Jones EURO STOXX 50® Index Hang Seng Index</p> 

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## **WHEN CAN I CHANGE MY ALLOCATION CHOICES?**

The Declared Rate Strategy and Indexed Strategy [1] have one year Term Periods and can be adjusted at the end of the Term Period. Indexed Strategy [2] has a three (3) year Term Period and can be adjusted at the end of the three year period. You will be notified when these periods are about to renew.

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## **WHAT ARE THE DECLARED INTEREST RATE, THE PARTICIPATION RATE AND CAP?**

The fixed interest rate for Declared Rate Strategy [1] is declared annually and guaranteed for one year. The fixed rate is guaranteed to never be less than [2%] per year for the life of the policy.

Indexed Strategy [1] has a Participation Rate and a Cap that are guaranteed for the initial Term Period. The Minimum Participation Rate is [100%]. There is a Minimum Cap of [4%].

Indexed Strategy [2] (Global Look Back Strategy) has a Participation Rate and Cap. The Minimum Participation Rate is [20%].

The current Declared Rate Strategy interest rate and the Indexed Strategy's current Participation Rates and Caps can be found at our website, [www.SagicorLifeUSA.com](http://www.SagicorLifeUSA.com), or by calling our Marketing Department at [1-800-406-9900].

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## **WHAT IS THE VALUE OF THE POLICY IF IT IS SURRENDERED FOR CASH?**

If You decide to surrender the Policy You will receive its Cash Surrender Value which is detailed in the Policy. You can always call Our Client Services Department for this information at [1-800-531-5067, extension 4610].

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## **WHAT IS ACTIVITY AND THE ORDER OF ACTIVITY?**

Activity is any Cost of Insurance Charge, Rider Charges, Policy Expense Charge, transfers to the Loan Collateral Account, Partial Withdrawal Amounts and service fees.

Activity will first be deducted from the Holding Account. If the Activity exceeds the Account Value in the Holding Account, then the remaining Activity will be deducted from the Account Value of Declared Rate Strategy [1] then from any other non-indexed strategies, as chosen and offered by The Company. If there still remains Activity to be deducted, then it will next be deducted from the Account Value of Indexed Strategy [1] then from the Account Value of Indexed Strategy [2]. Finally, any other indexed strategies, as decided by Us, will have any remaining Activity deducted from its Account Value.

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## **ACKNOWLEDGEMENTS AND STATEMENTS OF UNDERSTANDING**

Please initial each of the following statements, signifying that You have read and understand each statement.

\_\_\_\_\_ This is a life insurance policy that is neither a variable contract nor any type of investment contract.

\_\_\_\_\_ Any personalized illustrations are based on hypothetical rates of return which are not indicative of future index crediting or actual interest credited in the Declared Rate Strategy.

\_\_\_\_\_ You have a 30 Day Right To Examine and return the Policy after You receive it. If You decide to return the Policy, all Premiums paid will be returned.

\_\_\_\_\_ Sagicor Life Insurance Company reserves the right to set non-indexed interest rates, Participation Rates, and Caps subject to guaranteed minimums and maximums in the Policy.

- \_\_\_\_\_ I understand that this Disclosure Supplement to Application is made part of my Application for a Sagicor Life Insurance Company Platinum Series Fixed Indexed Universal Life Insurance Policy which is a nonparticipating (no dividends) fixed indexed universal life policy.
- \_\_\_\_\_ The Sagicor Life Insurance Company Platinum Series Fixed Indexed Universal Life Insurance Policy contains a Declared Rate Strategy and two (2) indexed strategies. While the Policy may be affected by an external index, I understand my Funds and Policy Value do not directly participate in any stock market index, mutual fund, stock or other investment in securities.
- \_\_\_\_\_ Sagicor Life Insurance Company does not render legal or tax advice. If legal or tax advice is required, the services of a competent professional should be sought.

By signing below, I acknowledge that I have read and understand this document (not applicable in Arkansas).

\_\_\_\_\_  
Signature of Proposed Insured

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Owner (if other than Proposed Insured)

\_\_\_\_\_  
Date

Agent Certification

I certify that this Disclosure Supplement to Application has been presented to the Proposed Insured and Owner. I have not made any promises about future results and have not made any statements that differ from the information detailed in this form, company brochure, or Policy.

\_\_\_\_\_  
Signature of Writing Agent

\_\_\_\_\_  
Date

Disclosures:

The Policy is issued by Sagicor Life Insurance Company a member of the Sagicor Financial Group. All guarantees are based on the financial strength and claims paying ability of Sagicor Life Insurance Company which is solely responsible for the obligations under this Policy.

Each Index does not reflect dividends paid by the stock underlying that index.

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# ANNUAL STATEMENT

POLICY NUMBER	
INITIAL ALLOCATION DATE	
ISSUE AGE	
DEATH BENEFIT OPTION	
RIDER BENEFITS	

IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, this illustration by calling [1-800-531-5067], writing to Sagicor Life Insurance Company at [P. O. Box 52121, Phoenix, AZ 85072-2121] or contacting your agent. If you do not receive a current illustration of your policy within thirty days from your request, you should contact your state insurance department.

INSURED'S AND BENEFIT AMOUNTS

POLICY INSURED:  
PRIMARY INSURED RIDER:  
ADDITIONAL INSURED RIDER:  
CHILDREN'S TERM RIDER:

FACE AMOUNT  
DEATH BENEFIT

STATEMENT OF VALUES FOR THE YEAR ENDING:

BEGINNING ACCUMULATION VALUE	
AS OF	AMOUNT

POLICY MONTH	PREMIUMS RECEIVED	PREMIUM LOADS AND POLICY EXPENSE CHARGES	COST OF INSURANCE CHARGES	RIDER CHARGES	GROSS WITHDRAWALS	INTEREST CREDITED

We encourage you to review your policy's options and tax status each year. Please refer to the following pages for Allocation Detail.

PLAN: [FIXED INDEXED UNIVERSAL LIFE INSURANCE POLICY]  
AGENT: [BOB AGENT]  
ADDRESS: [5050 100TH ST]  
[CITY/STATE/ZIP]

ENDING ACCUMULATION VALUE	
AS OF	AMOUNT
CURRENT OUTSTANDING LOAN BALANCE	CURRENT CASH SURRENDER VALUE

DATE:  
COMPANY:

## DEFINITIONS

### **ACCUMULATION VALUE**

The Accumulation Value is the sum of all Declared Rate Account values, all Indexed Strategy Account values, the Loan Collateral Account, and the Holding Account.

### **PREMIUM LOAD**

The Premium Load is an amount deducted from the Premium. The Maximum Premium Load percentage is stated on the Policy Data Page in the Policy. The Company may choose to charge less than the Maximum Premium Load percentage.

### **POLICY EXPENSE CHARGE**

The Policy Expense Charge is an amount deducted from the Account Values as designated by the Order Of Activity on the Definitions Page in the Policy. If the Face Amount is increased, then there will be a new Policy Expense Charge and Maximum Policy Expense Charge Period associated with that increase.

### **BEGINNING ACCUMULATION VALUE**

The Beginning Accumulation Value is the amount of the Accumulation Value of Your Policy on the beginning date of Your Annual Statement.

### **CASH SURRENDER VALUE**

The Cash Surrender Value is equal to the greater of the Accumulation Value and the Guaranteed Accumulation Value, less any Surrender Charge and less any Indebtedness.

### **DEATH BENEFIT**

The Death Benefit will vary depending on the option chosen and is the amount Your Beneficiary would receive upon death of the Insured on the Policy Anniversary.

### **FACE AMOUNT**

The current amount of insurance for Your Policy.

### **DEATH BENEFIT OPTION**

The Death Benefit Option is shown on the Policy Data Page in the Policy. The Death Benefit Option determines the method by which the Death Benefit Amount is calculated.

### **ENDING ACCUMULATION VALUE**

The Ending Accumulation Value is the amount of the Accumulation Value of Your Policy on the ending date of Your Annual Statement.

### **INITIAL ALLOCATION DATE**

This is the date when We allocate funds to the strategies. The Initial Allocation Date is shown on the Policy Data Page in the Policy. It is the date from which Policy Years, Policy Anniversaries, and Monthly Processing Dates will be determined. Future Allocation Dates will be on Policy Anniversaries.

### **COST OF INSURANCE CHARGES**

The Cost Of Insurance Charges is the monthly Cost Of Insurance for Your Policy.

### **CURRENT OUTSTANDING LOAN BALANCE**

The Current Outstanding Loan Balance reflects any outstanding loans against the Accumulation Value of Your Policy. Policy Loans are defined in Your Policy.

### **RIDER CHARGES**

The Rider Charges is the amount that is deducted from Your Accumulation Value that paid for the Riders You purchased for Your Policy.

### **GROSS WITHDRAWALS**

The Gross Withdrawals amount you withdrew from Your Policy's Accumulation Value during the month reported in the Annual Statement.

## **RIDER BENEFITS**

Rider Benefits provide additional coverage and are listed on the Rider Benefits line of the Annual Statement with the following abbreviations.

ABIR – Accelerated Benefit Insurance Rider  
AITR – Additional Insured Term Rider  
PITR – Primary Insured Term Rider

ADBR – Accidental Death Benefit Rider  
CTR – Children's Term Rider  
WOMDR – Waiver of Monthly Deductions Rider

**If you have any questions concerning your Annual Statement, please contact your Agent or call our Client Service Department. In the Scottsdale area call [(480) 425-5100], outside Scottsdale call toll free at [(800) 531-5067], extension [4610].**



## Allocation Detail for Period Beginning [07/01/2006] and Ending [06/30/2007]

### DECLARED RATE STRATEGY [1]

#### 1 Year Fixed Rate

Current Allocation (%)	[%]
Beginning Account Value	[\$0]
Transfers In	
Allocated Transfers In	[\$0]
Reallocation from other Strategy	[\$0]
Transfers Out	
Premium Loads and Policy Expense	[\$0]
Charges	
Cost of Insurance and Rider Charges	[\$0]
Loan Collateral Account	[\$0]
Gross Withdrawals	[\$0]
Credited Interest Rate (%)	[%]
Interest Credited	[\$0]
Ending Account Value	[\$0]

### INDEXED STRATEGY [1]

#### S&P 500® with Cap

Current Allocation (%)	[%]
Beginning Account Value	[\$0]
Transfers In	
Allocated Transfers In	[\$0]
Reallocation from other Strategy	[\$0]
Transfers Out	
Premium Loads and Policy Expense	[\$0]
Charges	
Cost of Insurance and Rider Charges	[\$0]
Loan Collateral Account	[\$0]
Gross Withdrawals	[\$0]
Beginning Index Value	[\$0]
Ending Index Value	[\$0]
Participation Rate	[%]
Index Rate Cap	[%]
Credited Interest Rate (%)	[%]
Interest Credited	[\$0]
Ending Account Value	[\$0]

**INDEXED STRATEGY [2]****Basket Strategy with Participation Rate**

<b>Term Period</b>	<b>[07/01/2006 through 06/30/2007]</b>	<b>[07/01/2007 through 06/30/2008]</b>	<b>[07/01/2008 through 06/30/2009]</b>
Current Allocation (%)	[%]		
Beginning Account Value	[\$0]		
Transfers In			
Allocated Transfers In	[\$0]		
Reallocation from other Strategy	[\$0]		
Participation Rate	[%]		
Transfers Out			
Premium Loads and Policy Expense	[\$0]		
Charges			
Cost of Insurance and Rider Charges	[\$0]		
Loan Collateral Account	[\$0]		
Gross Withdrawals	[\$0]		
<b>Russell® 2000 Index</b>			
Beginning Index Value	[N/A]		
Ending Index Value	[N/A]		
Earned Interest Percentage	[N/A]		
<b>Dow Jones EURO STOXX 50® Index</b>			
Beginning Index Value	[N/A]		
Ending Index Value	[N/A]		
Earned Interest Percentage	[N/A]		
<b>Hang Seng Index</b>			
Beginning Index Value	[N/A]		
Ending Index Value	[N/A]		
Earned Interest Percentage	[N/A]		
Credited Interest Rate (%)	[%]		
Interest Credited	[\$0]		
Ending Account Value	[\$0]		

<i>SERFF Tracking Number:</i>	<i>AMFD-125862451</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sagicor Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40589</i>
<i>Company Tracking Number:</i>	<i>7056-7052</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
<i>Product Name:</i>	<i>Fixed Indexed Universal Life</i>		
<i>Project Name/Number:</i>	<i>7056-7052 Replacement/7056-7052</i>		

## Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AMFD-125862451</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sagicor Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40589</i>
<i>Company Tracking Number:</i>	<i>7056-7052</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
<i>Product Name:</i>	<i>Fixed Indexed Universal Life</i>		
<i>Project Name/Number:</i>	<i>7056-7052 Replacement/7056-7052</i>		

## Supporting Document Schedules

	<b>Review Status:</b>	
<b>Satisfied -Name:</b>	Certification/Notice	10/16/2008
<b>Comments:</b>		
<b>Attachment:</b>		
READCERT.pdf		


# READABILITY CERTIFICATION

To Whom It May Concern:

This is to certify that the attached form achieved a Flesch Reading Ease Score and are in compliance with applicable laws and regulations as follows:

Form #	Title	Flesch Score
<b>7056</b>	<b>Disclosure Supplement to Application</b>	<b>44.0</b>

Sagicor Life Insurance Company



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Timothy D. Morris  
Sr. Compliance Manager

September 15, 2008  
Date